

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Alla Kheyfets  
 Debtor

Case No. 17-15961-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Oct 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2017.

db +Alla Kheyfets, 7607 Horrocks Street, Philadelphia, Pa 19152-4023  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,  
 Reading, PA 19606-0410  
 13979365 Avellina, PO Box 1628, Horsham, PA 19044-6628  
 13979371 Central Finl Control, PO Box 66044, Anaheim, CA 92816-6044  
 13979374 Citi Bank / The Home Depot, PO Box 790040, Saint Louis, MO 63179-0040  
 13979375 Citizens Bank, 443 Jefferson Blvd, Warwick, RI 02886-1321  
 13979377 Commonwealth of Pa, PO Box 69185, Harrisburg, PA 17106-9185  
 13979379 Delaware Valley Cardiovascular Surgical, 1203 Langhorne Newtown Rd,  
 Langhorne, PA 19047-1209  
 13979380 +DiTech, 1100 Virginia Dr # 100, Fort Washington, PA 19034-3279  
 13983121 +Ditech Financial LLC, c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Phila., PA 19106-1541  
 13979382 Eastern Account Systems, PO Box 837, Newtown, CT 06470-0837  
 13979383 Emerg Care Serv of Pa, PO Box 740021, Cincinnati, OH 45274-0021  
 13979387 Goody/rcbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 13979389 Langhorne Physician Service, PO Box 14000, Belfast, ME 04915-4033  
 13979391 Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063  
 13985420 +Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Leslie J. Rase, Shapiro & DeNardo, LLC,  
 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
 13979392 Nazareth Physician, PO Box 824034, Philadelphia, PA 19182-4034  
 13979394 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 13979393 Philadelphia Fire Department, PO Box 8500, Philadelphia, PA 19178-8500  
 13979397 Radiology Affiliates of Central N, PO Box 787512, Philadelphia, PA 19178-7512  
 13979398 Radiology Affiliates of Central NJ, PO Box 787512, Philadelphia, PA 19178-7512  
 13979399 St. Mary Medical Center Self Pay, PO Box 822679, Philadelphia, PA 19182-2679  
 13979403 TPS IV of Pa, PO Box 827965, Philadelphia, PA 19182-7965  
 13979400 The Bureaus Inc., 1717 Central St, Evanston, IL 60201-1507  
 13979401 Torres Credit, PO Box 189, Carlisle, PA 17013-0189

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: mcculloughseisenberg@gmail.com Oct 06 2017 01:56:27 CAROL B. MCCULLOUGH,  
 McCullough Eisenberg, LLC, 65 W. Street Road, Suite A-204, Warminster, PA 18974

smg E-mail/Text: bankruptcy@phila.gov Oct 06 2017 01:57:45 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 06 2017 01:56:49  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 06 2017 01:57:43 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 06 2017 01:57:25 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

13979364 EDI: BECKLEE.COM Oct 06 2017 01:38:00 American Express, PO Box 3001,  
 Malvern, PA 19355-0701

13979366 EDI: BANKAMER.COM Oct 06 2017 01:38:00 Bank of America, Attn: Recovery Department,  
 4161 Piedmont Pkwy, Greensboro, NC 27410-8110

13979367 EDI: BANKAMER.COM Oct 06 2017 01:38:00 Bank of America, PO Box 982235,  
 El Paso, TX 79998-2235

13979369 EDI: CAPITALONE.COM Oct 06 2017 01:38:00 Capital One, PO Box 30253,  
 Salt Lake City, UT 84130-0253

13979368 EDI: CAPITALONE.COM Oct 06 2017 01:38:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285

13979370 EDI: CAPITALONE.COM Oct 06 2017 01:38:00 Capital One Bank, PO Box 71083,  
 Charlotte, NC 28272-1083

13979372 EDI: CHASE.COM Oct 06 2017 01:43:00 Chase, PO Box 15298, Wilmington, DE 19850-5298

13979373 EDI: CHASE.COM Oct 06 2017 01:43:00 Chase Card, PO Box 15298,  
 Wilmington, DE 19850-5298

13979376 E-mail/Text: equiles@philapark.org Oct 06 2017 01:58:35 City of Philadelphia,  
 PO Box 41818, Philadelphia, PA 19101-1818

13979378 EDI: CRFRSTNA.COM Oct 06 2017 01:38:00 Credit First, PO Box 818011,  
 Cleveland, OH 44181-8011

13979381 EDI: TSYS2.COM Oct 06 2017 01:38:00 DSNB Macys, 9111 Duke Blvd, Mason, OH 45040-8999

13979388 E-mail/Text: bankruptcy.bnc@dittech.com Oct 06 2017 01:56:43 Greentree Servicing, LLC,  
 PO Box 6172, Rapid City, SD 57709-6172

13979390 EDI: MID8.COM Oct 06 2017 01:43:00 Midland Funding, LLC, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255

13979395 EDI: PRA.COM Oct 06 2017 01:43:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,  
 Norfolk, VA 23541-1067

13979396 EDI: PRA.COM Oct 06 2017 01:43:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
 Norfolk, VA 23541-0914

13978119 +EDI: PRA.COM Oct 06 2017 01:43:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

District/off: 0313-2

User: Lisa  
Form ID: 309I

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Oct 05, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13979402	EDI: TFSR.COM Oct 06 2017 01:38:00	Toyota Motor Credit,	PO Box 8026,
	Cedar Rapids, IA 52408-8026		
13979384	EDI: RMSC.COM Oct 06 2017 01:38:00	gecrb/Howards,	PO Box 103104,
	Roswell, GA 30076-9104		
13979385	EDI: RMSC.COM Oct 06 2017 01:38:00	gecrb/JC Penny,	PO Box 103104,
	Roswell, GA 30076-9104		
13979386	EDI: RMSC.COM Oct 06 2017 01:38:00	gecrb/Lowes,	PO Box 103104, Roswell, GA 30076-9104
			TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13979363 17-15961

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

CAROL B. MCCULLOUGH on behalf of Debtor Alla Kheyfets mccullougheisenberg@gmail.com,  
G25217@notify.cincompass.com  
FREDERICK L. REIGLE ecfmil@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper, et al  
pa-bk@logs.com  
LESLIE J. RASE on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper, et al  
pabk@logs.com, lerase@logs.com  
MATTEO SAMUEL WEINER on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<b>Alla Kheyfets</b>	Social Security number or ITIN	<b>xxx-xx-6070</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 9/1/17</b>
Case number:	<b>17-15961-jkf</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Alla Kheyfets	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	7607 Horrocks Street Philadelphia, Pa 19152	
<b>4. Debtor's attorney</b> Name and address	CAROL B. MCCULLOUGH McCullough Eisenberg, LLC 65 W. Street Road Suite A-204 Warminster, PA 18974	Contact phone (215) 957-6411 Email: <a href="mailto:mccullougheisenberg@gmail.com">mccullougheisenberg@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 10/5/17

**For more information, see page 2**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 1/2/18**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 2/1/18**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 2/28/18**

### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

## 9. Filing of plan

The debtor has filed a plan. This plan proposes payment to the trustee of \$1,601.85 per month for 60 months. The hearing on confirmation will be held on:

**12/14/17 at 9:30 AM, Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107**

### 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.